

Fill in this information to identify the case:

Debtor 1 TERRY J. GAVIN, JR.

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 16-24425GLT

Form 4100N

Notice of Final Cure Payment**10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: PNC BANK NA Court claim no. (if known): 12

Last 4 digits of any number you use to identify the debtor's account 9 5 0 4

Property Address: 59 BRADFORD AVE
PITTSBURGH PA 15205

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>7,234.78</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>7,234.78</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>7,234.78</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$1,661.95

The next postpetition payment is due on

1 / 1 / 2022
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 TERRY J. GAVIN, JR.
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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 11/29/2021

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **TERRY J. GAVIN, JR.**
Name

Case number (if known) **16-24425GLT**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
11/21/2017	1061737	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	105.63
12/21/2017	1065044	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	298.04
01/25/2018	1068467	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	591.74
02/23/2018	1071650	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	295.99
03/28/2018	1074836	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	399.85
04/24/2018	1078083	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	347.38
05/25/2018	1081359	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	638.06
06/22/2018	1084478	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	319.78
07/26/2018	1087724	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,576.77
09/25/2018	1094076	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	69.89
10/29/2018	1097322	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	317.96
11/27/2018	1100442	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	315.12
12/21/2018	1103544	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	313.78
01/25/2019	1106785	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	496.78
02/25/2019	1110026	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	310.07
03/25/2019	1113311	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	609.92
05/24/2019	1120018	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	228.02
				<u>7,234.78</u>

MORTGAGE REGULAR PAYMENT (Part 3)

03/28/2017	1035225	PNC MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	4,240.28
04/21/2017	1038482	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,679.54
05/25/2017	1041766	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,781.02
06/27/2017	1045148	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,327.30
07/25/2017	1048446	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,449.25
08/25/2017	1051807	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,485.22
09/26/2017	1055130	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,541.26
10/25/2017	1058488	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,895.13
11/21/2017	1061737	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,533.25
12/21/2017	1065044	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,533.25
01/25/2018	1068467	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,533.25
02/23/2018	1071650	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,533.25
03/28/2018	1074836	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,533.25
04/24/2018	1078083	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,533.25
05/25/2018	1081359	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,533.25
06/22/2018	1084478	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,533.25
08/28/2018	1090943	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,573.17
09/25/2018	1094076	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,915.92
10/29/2018	1097322	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,523.19
11/27/2018	1100442	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,523.19
12/21/2018	1103544	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,523.19
01/25/2019	1106785	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,523.19
02/25/2019	1110026	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,523.19
03/25/2019	1113311	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,523.19
04/26/2019	1116629	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,523.19
05/24/2019	1120018	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,523.19
06/25/2019	1123436	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,523.19
07/29/2019	1126873	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,523.19
08/27/2019	1130357	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,523.19
09/24/2019	1133620	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,523.19
10/24/2019	1136996	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,523.19
11/25/2019	1140453	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,523.19
12/23/2019	1143846	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,523.19
01/28/2020	1147307	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,523.19
02/25/2020	1150832	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,523.19
03/23/2020	1154315	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,523.19
04/27/2020	1157761	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,705.07
05/26/2020	1161096	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,720.17
06/26/2020	1164258	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,720.17
07/29/2020	1167351	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,720.17
08/25/2020	1170429	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,720.17
09/28/2020	1173531	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,720.17
10/26/2020	1176618	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,720.17

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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
11/24/2020	1179687	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,720.17
12/21/2020	1182626	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,720.17
01/25/2021	1185617	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,720.17
02/22/2021	1188739	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,720.17
04/26/2021	1195283	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	2,752.08
05/25/2021	1198394	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,605.46
06/25/2021	1201581	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,605.46
07/26/2021	1204782	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,605.46
08/26/2021	1207930	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,605.46
09/24/2021	1211030	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,605.46
10/25/2021	1214106	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,605.46
11/22/2021	1217142	PNC BANK NA	AMOUNTS DISBURSED TO CREDITOR	5,398.64
				<hr/>
				100,261.76

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

TERRY J. GAVIN, JR.
59 BRADFORD AVENUE
PITTSBURGH, PA 15205

BRYAN P KEENAN ESQ
BRYAN P KEENAN & ASSOC PC
993 GREENTREE RD STE 101
PITTSBURGH, PA 15220

PNC BANK NA
3232 NEWMARK DR
MIAMISBURG, OH 45342

KML LAW GROUP PC*
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

11/29/21

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee